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April 1, 1999

**Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, D.C. 20231**

Sir:

Transmitted herewith for filing is the patent application of
Inventor: MILAN KRATKA

For: RISK ADJUSTED METHOD FOR COMPUTING FINANCIAL DERIVATIVES

1. Enclosed are:

- A Combined Declaration and Power of Attorney ^{un}
signed by inventor
 - Statement of Small Entity Status ^{un}
signed by inventor

2. Benefit of the filing date of each foreign priority document or U.S. provisional patent application listed below (if any) is claimed under 35 U.S.C. Section 119:

<u>Docket No.</u>	<u>Country</u>	<u>Appln. Serial No.</u>	<u>Filing Date</u>
N/A	N/A	N/A	N/A

3. The filing fee has been calculated as shown below, based on the assignee's status as a small entity:

* Small Entity Fees

	Claims Present	Extra Claims	Rate Per Extra Claim	Total Fee
Total Claims	2	1	x \$9.00	0.00
Indep Claims	1	= 1	x \$39.00	0.00
Basic Fee				\$380.00
Multiple dependent claim presented (\$130 if any present)				.00
Total filing fee				

4. The following arrangements have been made to pay the filing fee:

- A check in the amount of \$380.00 to cover the filing fee is enclosed
- The filing fee is not enclosed. This form does not authorize a charge to a deposit account.
- The Commissioner is hereby authorized to charge any additional filing fees which may be required under 37 C.F.R. 1.16 for this application and for any amendment thereto, or credit any overpayment to Account No. 13-0017.

5. The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to Deposit Account No. 13-0017.

- No charges are authorized.
- Any patent application processing fees under 37 C.F.R. 1.17.

6. Please address all telephone calls to:

James P. Murphy at telephone No. (312) 707-8889.

7. Please address all correspondence to:

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